We claim:

1.   A method for authenticating a user, comprising:

        obtaining an asserted identity of said user;

5   obtaining a random subset of questions that said user has previously answered with a customer verification server; and

        presenting one or more questions to said user from said random subset of questions until a predefined security threshold is satisfied.

10 2.   The method of claim 1, wherein said user is directed to said customer verification server during an enrollment phase.

3.   The method of claim 1, wherein said user verification server instructs said user to select and answer a number of questions that will be used for verification.

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4.   The method of claim 3, further comprising the step of storing said selected questions at said user's location.

5.   The method of claim 3, further comprising the step of storing said selected 20 questions at said customer verification server.

6.   The method of claim 3, wherein said obtaining step further comprises the step of receiving an indication of said selected questions from said customer verification server.

25 7.   The method of claim 6, wherein said obtaining step further comprises the step of obtaining answers from said user for said selected questions.

8.   The method of claim 1, wherein said presenting step is performed by an authentication module.

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9.   The method of claim 8, wherein said authentication module obtains answers to said presented questions from said user.

10.   The method of claim 1, wherein said predefined security threshold is based on a sum of security weights of correctly answered questions.

11.   The method of claim 1, wherein one or more of said questions are directed to an opinion of said user.

12.   The method of claim 1, wherein one or more of said questions are directed to a trivial fact.

13.   The method of claim 1, wherein one or more of said questions are directed to an indirect fact.

14.   The method of claim 1, further comprising the step of presenting said user with a larger pool of potential questions for selection of one or more questions to answer.

15.   The method of claim 14, further comprising the step of ensuring that said questions selected by said user meet predefined criteria for topic distribution.

16.   The method of claim 1, further comprising the step of ensuring that answers to user selected questions cannot be qualitatively correlated with said user.

17.   The method of claim 1, further comprising the step of ensuring that answers to user selected questions cannot be quantitatively correlated with said user.

18.   The method of claim 1, wherein said questions from said random subset of questions are presented to said user in a random order.

19.   The method of claim 1, wherein said questions are presented to said user in the form of an index identifying each question.

20.   The method of claim 1, wherein said user responds to said questions by returning an index identifying each answer.

21.   The method of claim 20, wherein said index identifying each answer can be aggregated to form a password.

22.   The method of claim 20, wherein a portion of each answer can be aggregated to form a password.

23.   The method of claim 1, further comprising the step of storing an indication of said subset of questions on a device or wallet card or piece of paper associated with said user.

24.   An apparatus for authenticating a user, comprising:
           a memory; and
           at least one processor, coupled to the memory, operative to:
           obtain an asserted identity of said user;
           obtain a random subset of questions that said user has previously answered with a customer verification server; and
           present one or more questions to said user from said random subset of questions until a predefined security threshold is satisfied.

25.   The apparatus of claim 24, wherein said user is directed to said customer verification server during an enrollment phase.

26.   The apparatus of claim 24, wherein said customer verification server instructs said user to select and answer a number of questions that will be used for verification.

27.   The apparatus of claim 26, wherein said processor is further configured to store said selected questions at said user's location.

28.   The apparatus of claim 26, wherein said processor is further configured to store said selected questions at said customer verification server.

29.   The apparatus of claim 26, wherein said obtaining step further comprises the step of receiving an indication of said selected questions from said customer verification server.

30.   The apparatus of claim 24, wherein said presenting step is performed by an authentication module.

31.   The apparatus of claim 24, wherein said processor is further configured to ensure that questions selected by said user meet predefined criteria for topic distribution.

32.   The apparatus of claim 24, wherein said processor is further configured to ensure that answers to user selected questions cannot be qualitatively correlated with said user.

33.   The apparatus of claim 24, wherein said processor is further configured to ensure that answers to user selected questions cannot be quantitatively correlated with said user.

34.   The apparatus of claim 24, wherein said questions from said random subset of questions are presented to said user in a random order.

35.   The apparatus of claim 24, wherein said questions are presented to said user in the form of an index identifying each question.

36.   The apparatus of claim 24, wherein answers to said questions are received from said user in the form of an index identifying each answer.

37.   The apparatus of claim 36, wherein said index identifying each answer can be aggregated to form a password.

38.   The apparatus of claim 36, wherein a portion of each answer can be aggregated to form a password.

39.   An article of manufacture for authenticating a user, comprising a machine readable medium containing one or more programs which when executed implement the steps of:

obtaining an asserted identity of said user;

obtaining a random subset of questions that said user has previously answered with a customer verification server; and

presenting one or more questions to said user from said random subset of questions until a predefined security threshold is satisfied.